

Washington State

Wellness Guidelines

For Insurance Carriers,
Employers and Individuals

October 1995



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For more information or
additional copies of this document contact:

Office of Health Promotion
P.O. Box 47833
Olympia, WA 98504-7833

Phone: (360) 236-3736
FAX: (360) 753-9100

Bruce Miyahara
Secretary of Health

Maxine Hayes, MD, MPH
Assistant Secretary
Community & Family Health

Acknowledgments

The Washington State Wellness Guidelines were developed by the Office of Health Promotion with the assistance of:

Mimi Fields, MD, MPH
Deputy Secretary/Health Officer

Heidi Keller, Director
Office of Health Promotion

Peter Rumm, MD, FAAP, Consultant
Office of Health Promotion

Dorothy Gist, Health Educator
Office of Health Promotion

Charlotte Claybrooke, MS, Health Promotion Specialist
Non-Infectious Disease & Injury
Diabetes Control & Heart Health Programs

Jan Norman, RD, CDE
Non-Infectious Disease & Injury
Diabetes Control Program Manager

Dan Rubin, Director, Special Projects
Office of Policy & Planning

Don Martin, Editor
Office of Health Promotion

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Introduction

In 1995 the Washington State Legislature directed the Department of Health to develop “wellness guidelines” in response to Engrossed Substitute House Bill 1046. The guidelines are for use by health insurance carriers in determining possible rate discounts available to individuals and employers who participate in wellness activities.

While these guidelines were designed primarily for implementation by employer groups, similar wellness activities are possible for individuals as well.

The Washington State Department of Health developed the following guidelines, drawing from an extensive body of health promotion research. These guidelines also reflect the collective expertise of the Department and the Health Promotion/Disease Prevention Issue Investigation Group, which provided wellness recommendations to the Health Services Commission in 1995.

Wellness Programs: A Common Definition

Wellness programs consist of a combination of activities designed to increase awareness, assess risks, educate and promote voluntary behavior change to improve the health of a group, modify their consumer health behavior, enhance their personal well-being and productivity, and prevent illness and injury. Employee wellness program opportunities can be offered both at and away from the worksite.

Basic Assumptions for Wellness Programming

Several considerations provide a guide for determining the level of potential effectiveness of an employee wellness package. The following statements have been taken from a substantial body of scientific research on the health benefits of wellness programs:

- Wellness and health promotion programs work best when they combine multiple approaches. A combination of several of the activities listed in this document will have cumulative benefits. There is little evidence that any one specific intervention will provide significant benefit to a group of employees.
- Research suggests that when approximately 50 percent of employees participate in a wellness program, the return to the employers is greater than the investment. A greater value comes from increasing the overall percentage and degree of employee participation in a variety of activities, rather than total employee involvement in any one activity.
- Research suggests that health benefits begin immediately for employees who participate in a wellness program.
- Extensive research suggests that “action based” programs provide immediate and long term health benefits. Passive approaches to wellness (such as the distribution of posters, brochures and newsletter articles) do not bring the higher benefits of programs that provide opportunities to take action (such as blood pressure and cholesterol checks, exercise programs, and healthy work place policies). But action based programs are enhanced when accompanied by educational or awareness materials.
- Providers of wellness programs will be more successful if they first assess the health status and needs of the group, and then select wellness activities based on identified health issues and needs.
- Increasing a participant’s knowledge and awareness of health issues is an essential step in voluntary behavior change, but successful wellness programs also need to include mastery of skills, which empower employees to take care of themselves and decrease reliance on the health care system.
- Wellness programs need not be high cost to be effective. Individuals or businesses wishing to become involved in a wellness program can avail themselves of opportunities in a variety of ways, including joining with other businesses, contracting with outside providers, securing services on-site or off-site, and cost sharing between employers and employees.

Wellness Guidelines

The following topic areas comprise the elements of a comprehensive wellness program:

- Health Risk Appraisal
- Physical Activity
- Tobacco Prevention and Cessation
- Stress Reduction
- Nutrition
- Injury Prevention and Ergonomics
- Alcohol and Other Drugs
- Clinical Preventive Services and Self-Care

Health Risk Appraisals

Research supports the use of health risk appraisals to promote healthy lives and to define areas that could benefit from wellness activities.

Research also shows that, when aggregated, the results of a health risk appraisal provide employers with an accurate picture of the health issues of the group, and provide an excellent base for designing targeted wellness strategies which will yield the most benefit.

Health risk appraisals are available commercially in a range of formats from a written form that is filled out by the employee and interpreted by a qualified professional, to an on-site personal interview which results in a written analysis and in-person guidance/counseling.

Examples of effective strategies:

Scheduling regular, written health risk assessments by qualified professionals, and providing feedback to employees on suggested interventions that will reduce health risk.

Providing confidential health risk appraisals and counseling as a means of showing individuals the areas where they can improve their health.

Using the aggregate data to design an effective wellness program for a specific worksite or group.

Physical Activity

Leading a physically active life provides significant health benefits. Physical activity contributes to the reduction of heart disease, obesity, diabetes, stroke, osteoporosis, stress, employee absenteeism, and accidents and injuries.

Health benefits can be achieved from a range of activity levels. It has long been known that vigorous aerobic activity provides a substantial reduction in heart disease mortality. However, new evidence shows significant benefit from regular, moderate physical activity, as well.

Examples of effective strategies:

Arranging group discounts at exercise facilities.

Providing access to fitness training, athletic equipment, aerobics classes, martial arts training, and walking/jogging/bicycle trails.

Promoting group physical activity programs, such as walking, running, biking or swimming clubs.

Instituting a flex-time policy to encourage physical activity, such as extended lunch periods to accommodate exercise classes, or off-peak commuting schedules for employees who walk or bicycle to work.

Designing or building environmental supports that encourage physical activity, such as access to showers, lockers, bicycle racks, and safe and friendly access to stairs (as opposed to elevators and escalators).

Issuing written policies that encourage physical activity.

Providing access to classes (or other ways to become more active), and educational materials that stress the health benefits of physical activity.

Providing educational materials, classes and instruction on appropriate use of exercise equipment and gear.

Tobacco Prevention and Cessation

Tobacco use is the leading cause of preventable death. Tobacco kills four times more people each year than homicide, suicide, fires, AIDS, and auto crashes combined.

Smokers miss more work and seek more medical care than non-smokers.

Smoking-related illness resulted in 1,374,419 disability days among Washington citizens in 1988. The cost of this lost productivity during that one year is estimated at more than \$100 million.

The U.S. Environmental Protection Agency has declared environmental tobacco smoke is a Class A carcinogen.

In addition to protecting people from environmental tobacco smoke, a smoke-free work place also contributes to an increased rate of smoking cessation.

Examples of effective strategies:

Instituting and enforcing a written policy that establishes a smoke-free work place.

Providing access to smoking cessation programs.

Prohibiting on-site tobacco sales, advertising and promotion.

Stress Reduction

Stress reduction activities contribute to increased employee productivity, and reduce absenteeism, accidents and injuries.

An effective stress reduction program includes examination and modification of the root causes of stress.

Exercise is a highly effective method for reducing stress.

Studies demonstrate that stress reduction techniques such as meditation and relaxation are also effective.

Examples of effective strategies:

Providing access to classes and workshops that get to the core of work-related stress, including such topics as time management, dealing with difficult people, and conflict resolution.

Encouraging employees to take breaks.

Instituting a flex-time policy to help reduce external sources of stress (such as rush hour traffic, family scheduling conflicts, etc.) and to promote exercise opportunities.

Adopting workload management policies which address job stress issues such as “down-sizing” and “lack of control.”

Providing “quiet rooms” and relaxation tapes.

Providing health incentives or rewards, such as getting a “well day” off or a bonus for meeting wellness criteria.

Encouraging humor, lightheartedness, sharing, recognition and award ceremonies, and other activities that help employees enjoy and take pride in their work.

Nutrition

For the majority of adults who do not smoke and do not drink excessively, what they eat is the most significant controllable risk factor affecting their long-term health.

Poor dietary practices and eating behavior contribute to preventable illness and premature death. Substantial evidence links a healthy diet and caloric intake to achieve or maintain optimum body weight with lower rates of the three major chronic diseases – heart disease, diabetes and cancer.

The percentage of Americans who are overweight has increased from 25 to 34 percent in the last ten years.

Dietary Guidelines for Americans, the U.S. Food Guide Pyramid, and 5-A-Day for Better Health all promote:

- reducing fat intake to less than 30 percent of total daily calories
- increasing fruit and vegetable consumption to five or more servings each day
- increasing consumption of whole grain products
- using sodium, sugar and alcohol in moderation.

Research shows that breastfeeding newborn babies reduces childhood illness, which also reduces the amount of time parents must be absent from work to care for a sick child.

Examples of effective strategies:

Making an area available for food preparation, and ensuring healthy food choices in on-site vending machines, cafeterias and other food delivery systems.

Providing access to nutrition classes and seminars on topics including healthy eating and eating disorders.

Providing access or referral to nutrition counseling by a certified professional.

Distributing messages on healthy eating, including brochures, posters and articles.

Instituting a written policy that supports breastfeeding by new mothers who return to work.

Providing assistance or referral for low-income employees to ensure that they and their families have adequate food.

Injury Prevention and Ergonomics

One of the best ways for employers to reduce health care costs in both the short and long term is through injury prevention efforts tied to their work place.

No occupation – “white collar” or “blue collar” – is immune from injury-related disability.

Muscular strength and aerobic fitness provide protection against chronic back injury and pain, and, in the event of an injury, facilitate more rapid recovery.

Examples of effective strategies:

Having a consultant review your work place for safety, and following up on recommended safety policies and modifications.

Enforcing safety policies that protect employees from injury, such as specifications on lifting.

Issuing reminders to employees to follow recommended rest breaks.

Providing equipment that is ergonomically designed to prevent pain and injury, including keyboards, chairs, and work station configurations.

Following accepted guidelines on exposure to noise by requiring use of hearing protectors for employees exposed to noise levels higher than 85 decibels, and providing education and information on noise levels and hearing loss prevention.

Posting safety reminders in areas of risk.

Providing access to workshops and classes on injury prevention and safety, and motor vehicle and motorcycle safety.

Encouraging employees to get early referral to medical treatment for new or chronic injuries.

Providing 15 minutes for warm up and stretching to prepare for the work day, and encouraging stretching breaks periodically throughout the work day.

Alcohol and Other Drugs

Alcohol and drug abuse are significant factors in employee productivity and absenteeism, and in increased use of health care.

A drug-free work place policy has been shown to reduce absenteeism, to prevent injuries in certain occupations, and to reduce “recreational” drug use off the job.

A drug- and alcohol-free work place policy should include the employees’ right to privacy and voluntary self-referral to treatment without penalty.

Anecdotal data indicate that work place drug testing, even when not part of an employee assistance or treatment program, results in lowered accidents and medical costs. While employers who test for drug use receive a financial return, those who combine testing with supervisory training and rehabilitation realize a much greater financial benefit, including reduced health care costs.

Examples of effective strategies:

Instituting and enforcing a written policy that establishes a drug- and alcohol-free work place and includes an employee’s right to treatment without penalty.

Instituting a model drug- and alcohol-free work place policy, including employee education, supervisory training, an employee assistance program, plus the guarantee of at least one opportunity for treatment. Services should be confidential and treatment available without penalty.

Providing access to classes, seminars and educational materials, which include such topics as:

- How to deal with a friend or family member who has a substance abuse problem
- How to identify the problem and make referrals to appropriate help
- How to prevent alcohol and drug abuse by developing other ways of coping with stress and other problems.

Clinical Preventive Services and Self-Care

Access to preventive medical care, including immunizations and screening for early detection of disease, is essential to the maintenance of good health.

Preventive health programs should follow a schedule as outlined by major medical academies (guidelines published by the Academies of Pediatrics, Family Medicine, Preventive Medicine, and the Centers for Disease Control and Prevention, for example).

Self-care has been shown to decrease the cost of acute care visits.

The development of self-care skills empowers individuals to make informed decisions about the appropriate use of the health care system, including strategies for self-assessment and home treatment.

Examples of effective strategies:

Enhancing access to clinical preventive services by:

- Group purchasing of insurance to get lower rates
- Providing a menu of insurance options which allow employees to contribute toward the cost of more comprehensive preventive benefits
- Allowing preventive services to be provided at the work site.

Providing self-care manuals (printed or on computer), and providing classes on the use of the manuals and the development self-care skills.

Promoting an annual immunization day, with access to needed immunizations, on site or off site.

Encouraging and providing access to screening for early detection of disease, such as screening for blood pressure, cholesterol, blood glucose and cancer, especially breast, cervical and colon cancer. (Screening programs must include appropriate referral to follow up and treatment.)

Distributing educational materials and reminders that stress the importance of regular checkups and immunizations.

Providing access to classes on preventive health topics, such as developing the skills to manage chronic disease conditions, preventing the spread of infectious diseases, and managing medications.

Individual Wellness

The guidelines in this document can be adapted for use in determining discounted insurance rates for individuals who participate in wellness activities. Further guidance on what constitutes an individual wellness profile is available from the following national sources:

Tobacco

Surgeon General's Reports: *Reducing the Health Consequences of Smoking*, and *The Health Benefits of Smoking Cessation*, U.S. Department of Health and Human Services, Public Health Service, Centers for Disease Control, Center for Chronic Disease Prevention and Health Promotion, Office on Smoking and Health.

Nutrition

Dietary Guidelines for Americans, U.S. Department of Agriculture and U.S. Department of Health and Human Services

Physical Activity

"Physical Activity and Public Health: A Recommendation from the Centers for Disease Control and Prevention and the American College of Sports Medicine," *Journal of the American Medical Association*, 273 (5):402-407, 1995.

Alcohol and Other Drugs

Dietary Guidelines for Americans, U.S. Department of Agriculture and U.S. Department of Health and Human Services

Clinical Preventive Services/Health Risk Appraisal

Clinician's Handbook of Preventive Services: Putting Prevention into Practice, U.S. Department of Health and Human Services, Public Health Service, Office of Disease Prevention and Health Promotion.

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Healthy People 2000: National Health Promotion and Disease Prevention Objectives, U.S. Department of Health and Human Services, Public Health Service, DHHS Publication No. (PHS) 91-50212.

"On the Air: A Guide to Creating a Smoke Free Workplace," American Lung Association, 1-800-732-9339. Single copies free.

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